

<i>SERFF Tracking Number:</i>	<i>MUTM-126966693</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>47611</i>
<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - AFN43025</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/AFN43025</i>		

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-126966693 State: Arkansas
AFN43025

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 47611

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer,
Stephanie Fowler

Author: Jamie Lucy

Disposition Date: 01/26/2011

Date Submitted: 12/30/2010

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: AFN43025

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/26/2011

State Status Changed: 01/26/2011

Deemer Date:

Created By: Jamie Lucy

Submitted By: Jamie Lucy

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter under the supporting documentation tab.

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com

Consultant

Mutual of Omaha

402-351-2476 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

SERFF Tracking Number: MUTM-126966693 State: Arkansas
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 47611
Company Tracking Number: JAMIE LUCY
TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified
Product Name: Long Term Care Advertising - AFN43025
Project Name/Number: Long Term Care Advertising/AFN43025

Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$250.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$250.00	12/30/2010	43318593

<i>SERFF Tracking Number:</i>	<i>MUTM-126966693</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - AFN43025</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/AFN43025</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	01/26/2011	01/26/2011

<i>SERFF Tracking Number:</i>	<i>MUTM-126966693</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - AFN43025</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/AFN43025</i>		

Disposition

Disposition Date: 01/26/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	MUTM-126966693	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	47611
Company Tracking Number:	JAMIE LUCY		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Advertising - AFN43025		
Project Name/Number:	Long Term Care Advertising/AFN43025		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variable Material- AFN43025	Filed	Yes
Supporting Document	Memorandum of Variable Material MC34650	Filed	Yes
Supporting Document	Memorandum of Variable Material- AFN43026	Filed	Yes
Supporting Document	Memorandum of Variable Material MC34653	Filed	Yes
Supporting Document	cover letter	Filed	Yes
Form	E-Card	Filed	Yes
Form	Presentation	Filed	Yes
Form	Invitatio Card	Filed	Yes
Form	Brochure	Filed	Yes
Form	Poster	Filed	Yes

SERFF Tracking Number: MUTM-126966693 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 47611

Company Tracking Number: JAMIE LUCY

TOI: LTC031 Individual Long Term Care Sub-TOI: LTC031.001 Qualified

Product Name: Long Term Care Advertising - AFN43025

Project Name/Number: Long Term Care Advertising/AFN43025

Form Schedule

Lead Form Number: AFN43205

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed 01/26/2011	AFN43026	Advertising E-Card	Initial		0.000	AFN43026-ltc.pdf
Filed 01/26/2011	AFN43025	Advertising Presentation	Initial		0.000	AFN43025 - LTC Seminar Selling Presentation.pdf
Filed 01/26/2011	MC34650	Advertising Invitatio Card	Initial		0.000	MC34650 LTC Invite.pdf
Filed 01/26/2011	MC34652	Advertising Brochure	Initial		0.000	MC34652.pdf
Filed 01/26/2011	MC34653	Advertising Poster	Initial		0.000	MC34653 TWS LTC Poster.pdf



Free Informational Seminar

You're Invited

Long-Term Care Insurance An Essential Part of a Secure Financial Plan

Learn about the different types of long-term care services, who needs them and what they cost.

Attend our **free**, educational sales presentation. We'll also talk about the different ways people pay for long-term care services and how long-term care insurance works. **It'll be time well spent.**

[Date]

[Time]

[Location]

To reserve your place, call [Phone Number] or reply to this e-mail.

Agent
Photo

[Agent Name]

[Agent Phone Number]

[\[Agent E-mail\]](#)

[\[Agent Website Address\]](#)

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Mutual of Omaha Insurance Company
Mutual of Omaha Plaza | Omaha, NE 68175

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed in all states, except NY and does not solicit business in NY. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY, In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK, In OR: LTC09M [-AG, -5ML, -10ML]-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX, In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA, LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID, In NY: LTC09U-NY, LTC09U-AG-NY, LTC09U-5ML-NY, LTC09U-10MLNY, In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK, In OR: LTC09U [-AG, -5ML, -10ML]-OR, In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA, In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Each underwriting company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact your licensed insurance agent (in WA: producer).

This is a solicitation of insurance. By responding, you are requesting to have an agent (in WA, producer) contact you to provide additional information.

If you no longer wish to receive information from #!#unsub_email#!#, a Licensed Insurance Agent (in WA: producer), please reply to sender with "unsubscribe" in the subject line.



Good morning/afternoon. I'm [name], from Mutual of Omaha.

I'm happy to have the opportunity to talk with you today about an essential part of a secure financial plan – long-term care insurance.

It's Your Life

**And you want to live
it your way.**



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LONG-TERM CARE NEEDS



It's your life and you want to live it your way.

Let's talk about what that means.

It means doing all the things that are important to you and your family today, plus everything you always dreamed of doing when you retire.

Your Life...Your Way

What if...

- You weren't able to care for yourself?
- You were faced with providing care for a loved one?

What would that do to the plans you've made?

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But, what if you were unable to care for yourself? Or if you were faced with providing care for a loved one?

How would that affect your plans?

Long-Term Care Services

Today, we're going to talk about:

- Long-term care services
- Who needs them
- What they may cost
- How people typically pay

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LONG-TERM CARE NEEDS



Today, we're going to talk about the different types of long-term care services.

We'll talk about who needs long-term care services.

Then, we'll take a look at what those services may cost.

Finally, we'll explore the ways people typically pay for the services they need.

Long-Term Care Insurance

We'll also cover:

- Long-term care insurance
- How it works
- Why it's an essential part of a secure financial plan
- Why you may want to consider it now

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LONG-TERM CARE NEEDS



We'll also cover the basics of long-term care insurance.

We'll talk about how a long-term care insurance policy works.

Why it's an essential part of a secure financial plan.

And why you may want to consider purchasing a policy now.

What is Long-Term Care?

A variety of services for people who are unable to care for themselves due to:

- Accident
- Disability
- Prolonged Illness
- Aging

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So let's get started.

What is long-term care?

It's a term used to describe the services people need when they can't care for themselves.

This may be due to an accident, disability, prolonged illness or the simple process of aging.

What is Long-Term Care?

Who do you know?



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There's a good chance you know someone – a family member, friend or neighbor – who has needed long-term care services.

- Where did those people turn for help?
- Who provided the care they needed?
- How did they pay for it?
- What impact did the situation have on their family? On their finances? On their plans for the future?

NOTE: Encourage the audience to share their stories and ask them to talk about what happened

What is Long-Term Care

Long-term care is more than nursing home care.

Long-term care services also are available:

- In your home
- In the community
- In an assisted living facility

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It's not uncommon to think long-term care means going to a nursing home. But long-term care is much more.

Many people who need long-term care services don't need round-the-clock, skilled care a nursing home provides.

Instead, they simply need help at home with activities of daily living, such as bathing, dressing or transferring. And a lot of long-term care services are provided in people's homes.

Long-term care services also are available in the community, such as in adult day care centers . . . and in assisted living facilities, which are home like settings that can provide safety and security..

Who Will Need Long-Term Care Services?

No one knows what the future holds.

- As people age, they may need some form of assistance
- Accidents and injuries mean young people may need long-term care services, too

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How do you know if you'll need long-term care services someday?

No one knows what the future has in store. As you age, there's a chance you may need some help.

But long-term care isn't just for older people. Accidents and injuries requiring long-term care services happen to people of all ages.

What Does it Cost?

Long-term care services may be expensive

Professional Home Health Aide	Assisted Living Facility	Nursing Home (semi-private room)
[\$3,300] per month*	[\$3,159] per month	[\$6,300] per month**

The amounts shown are national averages. Costs may vary by state. Source: Long-Term Care Cost of Care Survey conducted by Univita, [2010]

*Based on the national average of [\$22] per hour, five hours per day, 30 days per month

**Based on the national average of [\$210] per day, 30 days per month

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Now, let's talk about what it may cost.

Long-term care services may be expensive.

Take a look at the national average costs*. Keep in mind these costs may be even higher down the road when you're likely to need care.

*Note: If you'd like to discuss costs in your state, refer to Mutual of Omaha's Cost-of-Care booklet (M26548/April 2008).

How Will You Pay?

You may have considered these options to pay for long-term care services:

- Your savings
- Medicaid
- Long-term care insurance

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Have you thought about how you might pay for long-term care services?

Here are the three most common options:

- You can pay for services using your savings
- You can apply for Medicaid and let the government cover your long-term care costs
- Or you can purchase a long-term care insurance policy

Let's talk a little more about each of these options.

How Will You Pay?

Your Savings

- It may be difficult to ensure funds will be available when you need them
- You may have to sell valued assets
- Liquidating assets may trigger income taxes and result in the loss of future earnings

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You may use your saving or other assets to pay for long-term care services. But what if the funds aren't available when you need them?

You may have to sell valued assets.

Or you may have to liquidate assets, like stocks or a 401(k), and that has the potential to trigger income taxes, not to mention the loss of any earnings those assets could generate in the future.

How Will You Pay?

Medicaid

- You may have to spend down your assets to meet eligibility requirements
- New rules have made it more difficult to qualify for Medicaid benefits*
- The state may seek reimbursement for benefits paid to you

*Deficit Reduction Act of 2006

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You may plan to rely on Medicaid for long-term care. But you should remember that Medicaid isn't intended to provide long-term care for everyone. Instead, it's a program for people who are unable to pay for their own care.

To be eligible for Medicaid, you may have to spend down your assets. And new rules are making it more difficult to qualify for long-term care benefits.

Finally, there's always a possibility the state may seek reimbursement from your estate for any long-term care benefits paid to you under the Medicaid program.

How Will You Pay?

A Long-Term Care Insurance Policy

- May help protect your retirement savings
- Helps you receive the care you need in the setting that's right for you – even in your own home
- May help you maintain your independence and avoid relying on your children for care

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Purchasing a long-term care insurance policy may be one of the best ways to help pay for long-term care services.

Long-term care insurance may help protect your retirement savings from being depleted by high out-of-pocket costs or from Medicaid spend down.

Long-term care insurance also allows you to receive the care you need in the setting that's right for you. For most people, their own home is the preferred choice.

Finally, long-term care insurance may help you maintain your independence and avoid relying on your children to provide the care you need.

How Long-Term Care Insurance Works

A long-term care insurance policy pays benefits when a licensed health-care practitioner certifies:

- You are unable to perform at least two of the activities of daily living*
- Or you need continual supervision due to a cognitive impairment

*Activities of daily living include bathing, continence, dressing, eating, toileting and transferring.

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Here's how a long-term care insurance policy works:

Your policy will pay benefits for covered long-term care services when a licensed health-care practitioner certifies that you are unable to perform at least two of the six activities of daily living, which include:

- Bathing
- Continence
- Dressing
- Eating
- Toileting
- Transferring

OR you need continual supervision due to a cognitive impairment.

How Long-Term Care Insurance Works

A long-term care insurance policy pays benefits for services you receive in:

- Your home
- An assisted living facility
- A nursing home

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A long-term care insurance policy pays benefits for covered services you receive in your home, in an assisted living facility or in a nursing home.

How Long-Term Care Insurance Works

A long-term care insurance policy actually may help keep you out of a nursing home.

Stay-at-home benefits allow you to get the care you need at home, including:

- Help with household tasks
- Help with personal tasks
- Services provided by a visiting nurse or home health aide
- Special equipment
- Home modifications

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If you're like most people, a nursing home may be the last place you want to go.

And long-term care insurance policies offer many stay-at-home features designed to help you get the care you need in the comfort of your own home.

These may include:

- Help with household tasks, like cleaning and meal preparation
- Help with personal services, like bathing and dressing
- Services provided by a visiting nurse or home health aide
- Special equipment like a walker, wheelchair or respirator
- And home modifications to enhance your ability to remain safely in your home

How Long-Term Care Insurance Works

A long-term care insurance policy doesn't replace informal care typically provided by family members.

It simply builds on that infrastructure of support which helps allow family members to provide care better and longer.

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A long-term care insurance policy doesn't replace the informal care your family may provide.

Instead, it simply allows them to get the help they need to care for you longer and better.

An Essential Part of Your Financial Plan

You have many types of insurance to protect your assets:

- Automobile insurance to protect your car
- Homeowner's insurance to protect your home
- Life insurance to protect your family
- Disability insurance to protect your salary

Why not help protect your retirement assets with a long-term care insurance policy?

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Long-term care insurance may be an important part of your financial plan for the future.

You may already own many types of insurance products that protect your assets:

- Automobile insurance to protect your car
- Homeowner's insurance to protect your home
- Life insurance to protect your family
- Disability insurance to protect your salary

Why not protect your retirement assets with a long-term care insurance policy?

Why You Should Consider it Now

Three good reasons:

1. You're never too young to need long-term care services
2. It may never be more affordable
3. If your health changes, you may be unable to qualify

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You may be wondering why you should consider purchasing long-term care insurance now when you're young and healthy.

Here are three good reasons:

1. Accidents and illnesses requiring long-term care services happen to people of all ages, which means you're never too young to need long-term care
2. The cost for long-term care insurance is based on your age when you buy your policy. That means every year you wait, the cost may go up
3. Your ability to qualify for a long-term care insurance policy is based on your current health. So if your health changes, you may not be eligible to purchase long-term care insurance

Why Choose Us?

- We're strong, stable and financially secure
- We have a long history in the insurance industry
- We continually earn high ratings from industry rating organizations

Rating Company	Mutual of Omaha United of Omaha
A.M. Best Company, Inc. (For overall financial strength and ability to meet ongoing obligations to policyholders)	A+ (Superior) This rating is second highest of 16
Moody's Investors Service (For current financial strength and ability to withstand financial stress in the future)	Aa3 (Excellent) This rating is fourth highest of 21
Standard & Poor's (For financial strength to meet obligations to policyholders)	AA+ (Very Strong) This rating is fourth highest of 21

Ratings refer only to the overall financial status of the company and are not a recommendation of the specific policy provisions, rates or practices of the insurance company. All ratings as of 8/10.

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When you're considering a long-term care insurance policy, it's important to select a company that's strong, stable and financially secure.

We have a long history in the insurance industry.

Mutual of Omaha has been paying claims to policyholders for over 100 years and United of Omaha has been paying claims for over 75 years.

And our strong financial position continually earns us high marks from the leading industry rating organizations, including an A+ (Superior) rating from A.M. Best.

Why Choose Us?

We'll be here when you need us!

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Our longevity, financial strength and experience in the long-term care insurance marketplace means we'll be here when you need us.

Why Choose Us?

Next steps:

- Assess your situation
- Explore your options
- Tailor a policy that's right for you

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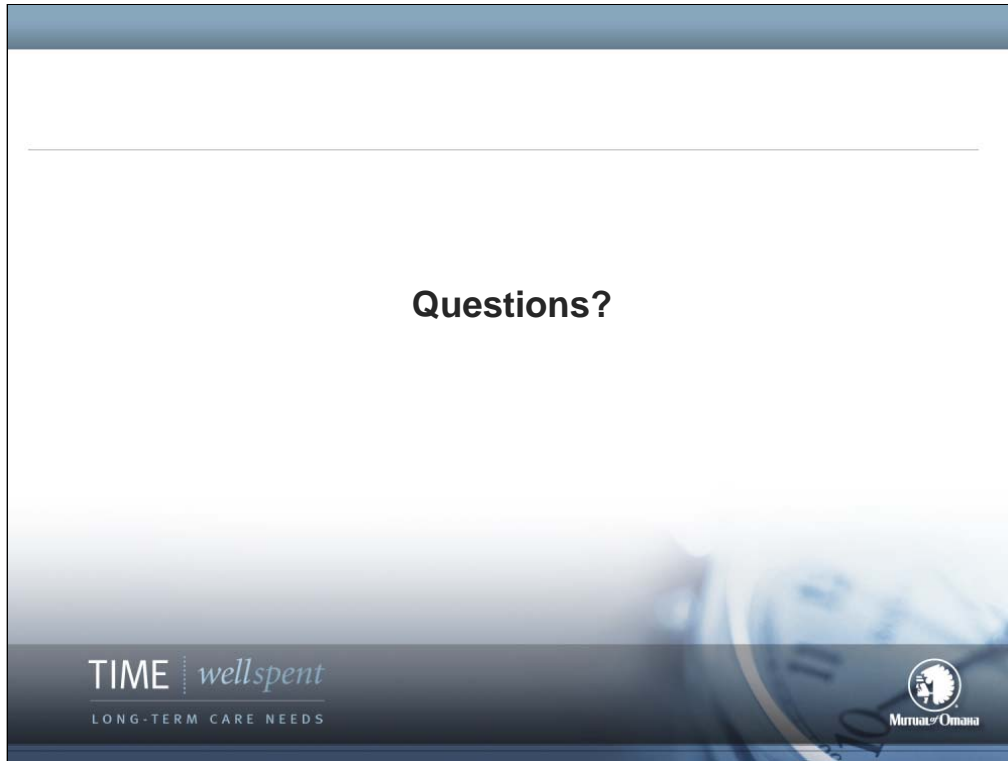


So, what's the next step? Together we'll tailor a long-term care insurance policy to meet your specific needs.

We'll meet to:

- Assess your situation
- Explore your options
- And tailor a policy that's right for you

Talk to me before you leave today and we'll schedule a time to meet. Or you can call me later. My contact information is included in your packet.



Now, I'd like to take a few minutes to address any questions you might have.

Long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY, In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK, In OR: LTC09M [-AG, -5ML, -10ML]-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX, In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA, LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID, In NY: LTC09U-NY, LTC09U-AG-NY, LTC09U-5ML-NY, LTC09U-10ML-NY, In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK, In OR: LTC09U [-AG, -5ML, -10ML]-OR, In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA, In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed in all states, except NY and does not solicit business in NY. Each underwriting company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact your licensed insurance agent (in WA: producer).

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent (In WA; producer).

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Limitations and Exclusions

We will not pay benefits for: services provided from a Family Member; services for which no charge would be made in the absence of insurance; for services provided outside of the United States, its possessions or territories, Canada or the United Kingdom (except as provided in the INTERNATIONAL BENEFIT section of this policy); services provided due to suicide (while sane or insane), attempted suicide or an intentionally self-inflicted injury; for treatment of alcoholism or drug addiction (except for an addiction to a prescription medication when administered in accordance with the advice of your Physician); for treatment of mental or nervous disorders (except for Alzheimer's disease); for treatment provided in a government facility unless we are required by law to cover the charges; for treatment of an injury or sickness which would entitle you to benefits under any any state or federal workers' compensation, employer's liability or occupational disease law, or any motor vehicle no-fault law; services provided due to an act of declared or undeclared war.

LIMITATIONS OR CONDITIONS ON ELIGIBILITY OF BENEFITS

Conditions

Except as otherwise provided in the policy, you must incur eligible expenses for Qualified Long-Term Care Services in order to receive benefits under the policy. Such Qualified Long-Term Care Services must be specified in a Plan of Care prepared for you by a Licensed Health Care Practitioner. Except for Stay-At-Home Benefits, if you are eligible for more than one type of benefit under the policy on a single day, we will pay the benefit which pays the greater amount.

Satisfying the Elimination Period

Except as otherwise provided in the policy, we will not pay benefits for eligible expenses incurred during the Elimination Period. The Elimination Period commences on the first day you are eligible for benefits under the policy and on which you: (a) are confined to a Nursing Home (b) receive Home Health Care or Adult Day Care; or (c) receive long-term care services covered under the policy that are Medicare eligible (for which benefits are not payable under the policy). The Elimination Period must be satisfied only once during the term of the policy.

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Limitations and Exclusions

Maximum Lifetime Benefit

Except as otherwise provided in the policy, any benefits paid under the policy will reduce the amount of your maximum lifetime benefit. No additional benefits are payable under the policy once the maximum lifetime benefit has been reduced to zero.

Non-Duplication of Benefits

We will not pay benefits under the policy to the extent that eligible expenses are reimbursable under Medicare or other government program (except Medicaid) or would be so reimbursable except for the application of a deductible or coinsurance amount.

Coordination of Benefits

Benefits under the policy may be reduced if benefits for eligible expenses are paid by us or one of our affiliates under another individual long-term care insurance policy. Benefits will be reduced under the policy only when payment under the policy and such other long-term care insurance policy(ies) combined would exceed the actual amount you incur for eligible expenses. In no event will we pay more under this policy than the difference between your actual eligible expenses and the amount payable by such other long-term care insurance policy(ies). If you are insured under one or more policies without a similar Coordination of Benefits provision, such policy(ies) will be deemed primary and pay benefits first. Then, payment will be made under any policy without a similar Coordination of Benefits provision in order of effective date, from the earliest to the latest.

THE POLICY MAY NOT COVER ALL THE EXPENSES ASSOCIATED WITH YOUR LONG-TERM CARE NEEDS.

TIME *wellspent*
LONG-TERM CARE NEEDS





I'd like to thank you for giving me this opportunity to talk with you about long-term care insurance and why it's an essential part of a secure financial plan.

I hope you feel it was time well spent.

Remember, if you'd like to schedule an individual consultation, talk to me before you leave today. Or give me a call at your convenience. My contact information is included in your packet.

Thanks again for coming!

long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175; Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed except NY and does not solicit business in NY. Policy forms: LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY, In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX, In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA, In WA: LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID, In NY: LTC09U-NY, LTC09U-AG-NY, LTC09U-5ML-NY, LTC09U-10ML-NY, In OR: LTC09U-OR, LTC09U-AG-OR, LTC09U-5ML-OR, LTC09U-10ML-OR, In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA, In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA.

Each underwriter company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact your licensed insurance agent (in WA: producer).



*You're
Invited*

LONG-TERM CARE INSURANCE

*An Essential Part of a
Secure Financial Plan*

Learn about the different types of long-term care services, who needs them and what they cost.

Attend our free, educational sales presentation. We'll talk about the different ways people pay for long-term care services and how long-term care insurance works – why it's an essential part of a secure financial plan. ***It'll be time well spent.***

Please Join Me • [Agent Name]

[Date] • [Time] • [Location]

To Reserve Your Place, Call: [Phone Number]

TIME
well spent

.....



Mutual of Omaha



Long-term care insurance underwritten by:

MUTUAL OF OMAHA INSURANCE COMPANY
UNITED OF OMAHA LIFE INSURANCE COMPANY

Mutual of Omaha Plaza
Omaha, NE 68175

MUTUAL of OMAHA'S
WILD KINGDOM
on Animal Planet



Long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed in all states except NY and does not solicit business in NY. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID; In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY; In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK; In OR: LTC09M [-AG, -5ML, -10ML]-OR; In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA; In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX; In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA, LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID; In NY: LTC09U-NY, LTC09U-AG-NY, LTC09U-5ML-NY, LTC09U-10ML-NY; In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK; In OR: LTC09U [-AG, -5ML, -10ML]-OR; In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA; In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Each underwriting company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact your licensed insurance agent (in WA: producer).

This is a solicitation of insurance. You may be contacted by telephone by an insurance agent.



Mutual of Omaha

Long-Term Care Insurance

An Essential Part of a Secure Financial Plan

TIME : *well spent*

EDUCATIONAL SALES PRESENTATION

Your Life... *Your Way*



It’s your life and you want to live it your way. That means doing all the things that are important to you and your family today plus all the things you dreamed of doing in retirement.

But what if you were unable to care for yourself? Or if you were faced with providing care for a loved one?

What would that do to the plans you’ve made?

SOME FACTS ABOUT LONG-TERM CARE

- Long-term care is a term used to describe the services people need when they no longer are able to care for themselves, whether due to an accident, disability, prolonged illness or the simple process of aging
- Long-term care services aren’t just for older people. Accidents and prolonged illnesses requiring long-term care happen to people of all ages
- Long-term care services are provided in a variety of settings, including people’s homes, assisted living facilities and nursing homes



TIME
.....
well spent

Long-Term Care Services May be Expensive • Consider the National Average Long-Term Care Costs:

Professional Home Health Aide	Assisted Living Facility	Nursing Home
\$3,300 per month*	\$3,159 per month	\$6,300 per month**

Costs may vary by state. Source: Long-Term Care Cost-of-Care Study conducted by Univita, [2010] (Source available upon request.)

Long-Term Care Insurance Can Help

A long-term care insurance policy provides funds to help pay for the care you need in the setting that’s right for you. And that may help you:

- Remain in the comfort of your home
- Avoid relying on your family to provide your care
- Protect your retirement savings

Why You Should Consider it Now

You’re never too young to need long-term care insurance. Here are some good reasons to consider purchasing a policy now:

- Your ability to purchase a long-term care policy is based on your good health, so a change in your health may make you ineligible
- The cost of a long-term care policy is based on your age when you buy, so every year you wait, the cost may go up

What’s Your Plan for the Future?

A long-term care insurance policy is an essential part of a secure financial plan. When planning for your future, here are some things to consider:

How do you plan to spend your retirement years?

- Traveling • Spending time with family
- Pursuing hobbies or favorite leisure activities
- Volunteering • Socializing with friends

Consider this...

You may have set aside funds in order to be able to do all the things you’ve dreamed of doing when you retire. But paying for long-term care services may require you to put those plans on hold. A long-term care insurance policy may help you protect your retirement savings so you can continue to live the life you planned.

Who would care for you if you needed help with everyday activities?

- Your spouse • Your children • Your friends

Consider this...

It may be difficult for your family and friends to provide the care you need. Your spouse may be physically unable to care for you. It’s likely your children will have jobs and family obligations of their own. And your friends may be unable to devote the time it takes to be a caregiver. A long-term care insurance policy can allow your loved ones to hire the help they need to care for you. And that may lessen the strain on the relationships you value most.

How Would You Pay for Long-Term Care Services You May Need?

- Your personal savings • Medicaid
- Long-term care insurance

Consider this...

If you plan to use your savings, it may be difficult to ensure funds are available when you need them. As a result, you may have to sell valuable assets. And liquidating assets, like a 401(k), stocks or mutual funds, may trigger income taxes, not to mention the loss of future earnings those assets were expected to generate.

If you plan to rely on Medicaid, it’s important to understand that this government program isn’t intended to provide long-term care services for everyone. Instead, it’s for people who can’t pay for their own care, which means you may have to spend down your assets in order to meet eligibility requirements.

The best way to pay for long-term care services may be with a long-term care insurance policy. Chances are you already have homeowner’s insurance to protect your home, automobile insurance to protect your car and life insurance to protect your family. Why not protect your retirement savings and your plans for the future with long-term care insurance?

It’s an essential part of your secure financial plan.

*Based on the national average of \$22 per hour, five hours per day, 30 days per month

**Based on the national average of \$210 per day, 30 days per month

You're Invited

To a Free Educational Sales Presentation

LONG-TERM CARE INSURANCE

An Essential Part of a Secure Financial Plan

Learn about different types of long-term care services, who needs them and what they cost.

We'll also talk about how long-term care insurance works.
It'll be time well spent.

Please Join Me • [Agent Name]

[Date] • [Time] • [Location]

To Reserve Your Place, Call: [Phone Number]

TIME | *well spent*

LONG - TERM CARE



Long-term care insurance is underwritten by Mutual of Omaha Insurance Company or United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed in all states, except NY and does not solicit business in NY. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NY: LTC09M-NY, LTC09M-AG-NY, LTC09M-5ML-NY, LTC09M-10ML-NY, In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK, In OR: LTC09M [-AG, -5ML, -10ML]-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In TX: LTC09M-TX, LTC09M-AG-TX, LTC09M-5ML-TX, LTC09M-10ML-TX, In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA, LTC09U, LTC09U-AG, LTC09U-5ML, LTC09U-10ML (or state equivalent). In ID: LTC09U-ID, LTC09U-AG-ID, LTC09U-5ML-ID, LTC09U-10ML-ID, In NY: LTC09U-NY, LTC09U-AG-NY, LTC09U-5ML-NY, LTC09U-10MLNY, In OK: LTC09U-OK, LTC09U-AG-OK, LTC09U-5ML-OK, LTC09U-10ML-OK, In OR: LTC09U [-AG, -5ML, -10ML]-OR, In PA: LTC09U-PA, LTC09U-AG-PA, LTC09U-5ML-PA, LTC09U-10ML-PA, In WA: LTC09U-WA, LTC09U-AG-WA, LTC09U-5ML-WA, LTC09U-10ML-WA. Each underwriting company is responsible for its own financial and contractual obligations. Products and features may not be available in all states and may vary by state. Policies have exclusions and limitations. For costs and complete details of coverage, contact your licensed insurance agent (in WA: producer).

This is a solicitation of insurance. By responding, you are requesting to have an agent (in WA, producer) contact you to provide additional information.

SERFF Tracking Number:	MUTM-126966693	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	47611
Company Tracking Number:	JAMIE LUCY		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Advertising - AFN43025		
Project Name/Number:	Long Term Care Advertising/AFN43025		

Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Memorandum of Variable Material- AFN43025	Filed	01/26/2011
Comments:			
Attachment:			
AFN43025 MOV.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Memorandum of Variable Material MC34650	Filed	01/26/2011
Comments:			
Attachment:			
MC34650MOV.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Memorandum of Variable Material- AFN43026	Filed	01/26/2011
Comments:			
Attachment:			
AFN43026MOV.pdf			

		Item Status:	Status
			Date:
Satisfied - Item:	Memorandum of Variable Material MC34653	Filed	01/26/2011
Comments:			
Attachment:			
MC34653MOV.pdf			

<i>SERFF Tracking Number:</i>	<i>MUTM-126966693</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>47611</i>
<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - AFN43025</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/AFN43025</i>		

		Item Status:	Status
			Date:
Satisfied - Item:	cover letter	Filed	01/26/2011
Comments:			
Attachment:			
AR Letter App.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM
AFN43025

<p>Slide 10</p> <p>[\$3,300]</p> <p>[\$3,159]</p> <p>[\$6,300]</p> <p>Long-Term Care Cost of Care Survey conducted by Univita, [2010]</p> <p>*Based on the national average of [\$22] per hour, five hours per day, 30 days per month</p> <p>**Based on the national average of [\$210] per day, 30 days per month</p>	<p>All bracketed information contained within this slide is updated annually. These figures will change as new data becomes available.</p>
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**VARIABLE MATERIAL FOR ADVERTISING FORM
MC34650**

Agent Name	Agents Name
Date	Date of the Informational Seminar
Time	Time of the Informational Seminar
Location	Location of the Informational Seminar
Phone Number	Agents/producer's phone number

VARIABLE MATERIAL FOR ADVERTISING FORM
AFN43026

Prospect E-mail	E-mail Address of the prospective client
Agent/producer e-mail	E-mail address of the agent/producer
Date	Date of the Informational Seminar
Time	Time of the Informational Seminar
Location	Location of the Informational Seminar
Phone Number	Agents/producer's phone number
Agent Name	Agents Name
Agent E-mail	Agents E-mail Address
Agent's Website Address	This will list the Agent's website if they have one or will be left blank if they do not.
Agent Photo	This will show the agents photo or will be left blank if they do not have one on file.

**VARIABLE MATERIAL FOR ADVERTISING FORM
MC34653**

Agent Name	Agents Name
Date	Date of the Informational Seminar
Time	Time of the Informational Seminar
Location	Location of the Informational Seminar
Phone Number	Agents/producer's phone number

MUTUAL OF OMAHA INSURANCE COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600



December 30, 2010

Arkansas Department of Insurance
Attn: Compliance - Life & Health
1200 West Third Street
Little Rock, AR 72201-1904

NAIC #261-71412
FEIN #47-0246511
Mutual of Omaha Insurance Company
Long-Term Care Advertising
Presentation: AFN43025
E-Card: AFN43026
Invitation Card: MC34650
Brochure: MC34652
Poster: MC34653

Enclosed for review by your Department is a copy of the above-captioned advertising. The forms are new and are not intended to replace any previously approved forms. They will be used with the appropriate approved policy forms in your state.

The above referenced advertising forms are part of our new "Time Well Spent" seminar campaign. These forms will be used by our career agent workforce to promote the seminar, and provide information on long-term care and long-term care insurance.

We request any information in brackets be considered variable. We are attaching Memorandums of Variable material to explain the variable items.

Your notice of acceptance of this filing would be greatly appreciated.

Sincerely,

Product and Advertising Compliance
Regulatory Affairs

For questions, please contact Carly Cole

Phone: 402-351-2476; Fax: 402-351-5298

Email: advfilings@mutualofomaha.com

jl